# Who might be interested in learning more?

You might be interested in this option if you:

- Are close to completing, or have finished your medical treatment.
- Have a source of income other than I.&I benefits.
- Want to return to part-time work.
- Aren't interested in retraining for another occupation.
- Are eligible (or soon will be) for any retirement benefits you've earned, such as Social Security or a union pension.
- Prefer to resolve the claim and no longer receive L&I paperwork.

#### Interested?

Here's what you can do now:

- Visit our website to apply online or learn more: www.Lni.wa.gov/Settlement.
- Call and speak to an L&I structured settlement specialist: 360-902-6101.

Upon request, foreign language support and formats for persons with disabilities are available.

Call 1-800-547-8367. TDD users, call 360-902-5797.

L&I is an equal opportunity employer.

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# Settling your L&I claim might be right for you

An option for injured workers 50 or older



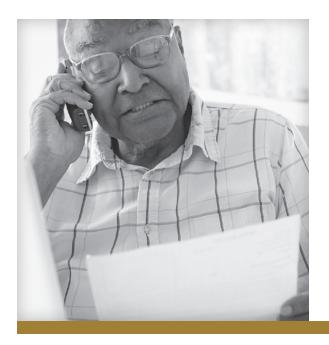


### What's a structured settlement?

- 1. You and L&I agree to a sum you would receive instead of monthly time-loss or pension benefits:
  - Paid in a series of fixed, cash payments; and
  - Distributed to you within a relatively short period of time.
- 2. In most cases, a settlement closes the claim.
- 3. If your condition worsens, you can apply to reopen your claim for medical treatment only.

## Who is eligible?

Injured workers who are age 50 or older and have an accepted claim with L&I that is at least six months old.



## Who is involved in a settlement agreement?

The agreement involves you, L&I and your employer if the claim is recent enough to still affect your employer's premiums. If not, then only you and L&I are involved.

If your employer is self-insured, only you and your employer participate. In either case, the negotiated settlement must be agreed to by all participants. Settlements are strictly voluntary.

## Can my employer or L&I require me to settle?

No. Settlements are strictly voluntary.

# How do I know a structured settlement is right for me?

This is an important decision. You may want to consider hiring an attorney or financial advisor to help you explore how a settlement would affect your situation.

# What does L&I need in the settlement application?

In your application, you should explain why a settlement is more appropriate for you than continuing your current benefits. You may include any supporting documentation.

To view your claim, visit L&I's Claim and Account Center at www.Lni.wa.gov/ClaimInfo.

## Who approves a settlement?

All agreements must be reviewed and approved by the Board of Industrial Insurance Appeals. The agreement goes into effect 30 days after approval. Any party to the settlement may cancel for any reason during the 30 days.



## Do I still get my benefits?

Yes. Your benefits continue as authorized until the settlement is final. When the settlement is final, you will receive the agreed-upon amount as specified in the settlement contract.